

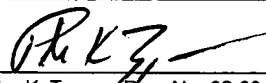
I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P2-00

Date: October 21, 2004

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster

Serial No. : 09/669,196

Filed : September 25, 2000

For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING

Group Art Unit : 3624

Examiner : Wasylchak, Steven R.

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

PETITION FOR EXTENSION OF TIME

S I R :

This is a Petition for Extension of Time for three months to respond to the Office Action mailed 21 April 2004, in the above-referenced patent application. If additional time is necessary, this Petition is to be deemed a Petition for such time as necessary to accept the Amendment and Response filed herewith.

APPLICANTS CLAIM SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

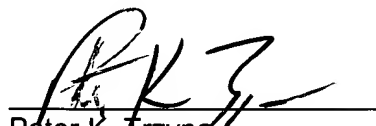
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Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: October 21, 2004

A handwritten signature in black ink, appearing to read 'PK Trzyna', written over a horizontal line.

Peter K. Trzyna
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